

In re Nicholas Pezza

Debtor

Case No. 16-3371

Reporting Period: July 31, 2017

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH					15,780		45,018	
<b>RECEIPTS</b>								
CASH SALES							38,529	
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
Rent					2,500		15,940	
<b>TOTAL RECEIPTS</b>					2,500		54,469	
<b>DISBURSEMENTS</b>								
Net payroll								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES							48,799	
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
Real estate taxes							5,000	
OWNER DRAW *							1,360	
TRANSFERS (TO DIP ACCTS)								
Repairs					300		600	
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
<b>TOTAL DISBURSEMENTS</b>					300		56,059	
NET CASH FLOW (RECEIPTS LESS DISBURSEMENTS)					2,200		-1,590	
CASH - END OF MONTH					17,980		43,428	

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	17,980
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	0
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	0
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	<b>17,980</b>

NICKS LANDSCAPING  
 488 DEWEY AVE  
 SADDLE BROOK NJ 07663

# Card Valet

With CardValet, our newest debit card enhancement, you gain instant, 24/7 access to your account information...with the power to control where, when and how your debit card is used.

Using your Smartphone and our free app download, available from the Apple App Store or Google Play store, you can effectively manage your debit card anytime from anywhere -- by viewing account balances and transaction histories; restricting card usage based on merchant type, location and transaction amount; scheduling real time alerts, and more. Safeguard your debit card...with CardValet today!

## SUMMARY OF ACCOUNTS

Business Free 8000969846 \$6,725.27 **Home Mortgage Solutions...Fast and Easy!**

Looking for your dream home? Well, look no further! Columbia Bank offers low home mortgage rates...flexible terms...quick turnarounds...we'll even come to you! To learn more about our full range of home mortgage products and services, please contact our Call Center at (800) 522-4167.

## CHECKING 8000969846

### Business Free

Previous Balance	8,540.19	Account Title: NICKS LANDSCAPING	
22 Deposits/Credits	4,169.95	Account Number	8000969846
31 Debits	5,984.87	Number of Enclosures	0
0 Checks	0.00	Statement Dates	07/01/2017 thru 07/31/2017
Service Charge	0.00	Days in the statement period	31
Current Balance	6,725.27		

### Transaction Activity

Date	Description	Amount	Balance
07/01	Beginning Balance		8,540.19
07/01	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	8,040.19
07/01	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARK ELMWOOD PARK NJUS CARD# 0234	-63.61	7,976.58
07/03	Point Of Sale Withdrawal ENVIRONMENTAL RENEWWOODLAND PARK NJUS CARD# 0234	-276.73	7,699.85
07/03	Point Of Sale Withdrawal TWO GUYS PIZZA AND FAIR LAWN NJUS CARD# 0234	-6.68	7,693.17
07/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	128.40	7,821.57





NO.		
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
<b>TOTAL</b>	\$	

THIS AREA IS PROVIDED TO HELP YOU BALANCE YOUR CHECKING ACCOUNT STATEMENT

If your Checking Account has overdraft protection, remember to record the dollar amount of funds transferred into your checking account from your other designated deposit account or from your Premium Overdraft or your CheckRight Overdraft Line of Credit.

Bank Balance Shown on this Statement

\$

**ADD+**

Deposits not credited on this Statement (If Any)

\$

**SUBTOTAL**

\$

**SUBTRACT-**

Checks Outstanding

\$

**TOTAL**

\$

Should agree with checkbook balance after adding interest and deducting service charges (if any) shown on your checking statement. Please report any difference to us within 10 days of receipt of this statement. If no difference is reported in 10 days, the account will be considered correct. Direct checking account inquiries to the branch servicing it or to our customer service center at 1-800-522-4167.

**IMPORTANT NOTICE**

1. Always be alert to your surroundings and defer ATM transactions if circumstances cause you to be apprehensive.
2. Close the entry door of any ATM facility so equipped.
3. Put away withdrawn cash before exiting any ATM facility.
4. Direct any complaints concerning ATM security to an appropriate department of the owner of the ATM or to the NJ Department of Banking.
5. If you have any concerns about the security of any ATM owned and operated by Columbia Bank, call 1-800-522-4167 or the NJ Department of Banking at 609-292-7272.

**LOST OR STOLEN DEBIT CARD**

To report a lost or stolen Columbia Bank Debit Card, please call 800-522-4167, Monday through Friday from 7:30am - 8:00pm and Saturday from 8:00am - 2:00 PM. After normal business hours, please call 800-472-3272.

**THE FOLLOWING DISCLOSURE RELATES TO ACCOUNTS THAT CAN BE ACCESSED VIA ELECTRONIC FUND TRANSFERS****IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS**

Telephone us at 800-522-4167 (outside the Continental US call (201)796-3600) or write us at Columbia Bank, 19-01 Route 208 North, Fair Lawn, NJ 07410  
ATTN: Customer Service Center, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

**YOU MUST PUT YOUR COMPLAINT OR QUESTION IN WRITING EVEN IF YOU CALL. IF WE DO NOT RECEIVE IT WITHIN 10 BUSINESS DAYS OF RECEIPT OF THIS STATEMENT, WE MAY NOT CREDIT YOUR ACCOUNT.**

To find out whether preauthorized electronic fund transfers to your account have been received, please call 800-747-4428 (outside the Continental US call (201) 703-3751) during normal business hours.

**IMPORTANT INFORMATION REGARDING YOUR OVERDRAFT PROTECTION LINE OF CREDIT STATEMENT**

"PREV. BALANCE" and "PRIOR STATEMENT BALANCES" is the total unpaid principal at the beginning of the billing cycle. "NEW BALANCE" is the total unpaid principal at the end of the cycle.

Refer to the "TRANSACTION SECTION." The information within this section relates to the transactions that occurred during the statement cycle. Transactions shown in this section are the result of transactions affecting the loan. Transactions affecting the principal such as loans being made, the principal portion of payments received (if any), and other adjustments made. The principal balance from each of these figures is stated in the "PRINCIPAL" column. The principal balance remains unchanged between the dates of activity indicated.

The statement also totals fees assessed for the cycle and year-to-date. It also totals interest charged for the cycle and year-to-date.

Any payments received at other than the billing address may be subject to delays in posting.

The current interest rate is divided by 365 to arrive at the daily periodic rate. The daily periodic rate is multiplied by each of the different principal balances and then by the number of days each balance remained unchanged. The sum of these calculations equals the interest charge disclosed on the statement.

Send payment to:  
Columbia Bank  
P.O. Box 947  
Fair Lawn, NJ 07410

Send billing inquiries to:  
Columbia Bank  
Attn: Loan Accounting Department  
19-01 Route 208 North  
Fair Lawn, NJ 07410

**THE FOLLOWING DISCLOSURE REQUIRED BY FEDERAL LAW APPLIES TO OVERDRAFT PROTECTION LINE OF CREDIT ACCOUNTS. IT DOES NOT APPLY TO COMMERCIAL LINE OF CREDIT ACCOUNTS.**

**BILLING RIGHTS SUMMARY***What To Do If You Think You Find A Mistake On Your Statement*

If you think there is an error on your statement, write to us on a separate sheet at the address shown above for billing inquiries.

In your letter, give us the following information.

- **Account information:** Your name and account number
- **Dollar Amount**
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.



**Transaction Activity**

Date	Description	Amount	Balance
07/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	528.42	8,349.99
07/05	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARKELMWOOD PARK NJUS CARD# 0234	-32.06	8,317.93
07/06	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARKELMWOOD PARK NJUS CARD# 0234	-62.66	8,255.27
07/07	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	200.00	8,455.27
07/07	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	331.24	8,786.51
07/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	50.00	8,836.51
07/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	30.00	8,866.51
07/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	100.00	8,966.51
07/10	Point Of Sale Withdrawal HERBALIFE - INTERNE310-410-9600 CAUS CARD# 0234	-120.59	8,845.92
07/10	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-49.10	8,796.82
07/10	Point Of Sale Withdrawal EXXONMOBIL 47970PARAMUS NJUS CARD# 0234	-54.49	8,742.33
07/11	Point Of Sale Withdrawal THE HOME DEPOT 99 STATE ROUTE 17 LODI NJUS CARD# 0234	-254.20	8,488.13
07/13	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-35.08	8,453.05
07/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	186.87	8,639.92
07/13	Descriptive Withdrawal ATM deposit difference 7/12	-0.06	8,639.86
07/13	External Withdrawal JDF ONE TIME TEL JOHN DEERE FINANCIAL - TELEPHONE	-500.00	8,139.86
07/17	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARKELMWOOD PARK NJUS CARD# 0234	-76.04	8,063.82
07/17	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARKELMWOOD PARK NJUS CARD# 0234	-26.40	8,037.42
07/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	245.53	8,282.95
07/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	235.94	8,518.89
07/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	107.00	8,625.89
07/18	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	133.44	8,759.33
07/19	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	200.00	8,959.33
07/19	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	64.02	9,023.35
07/19	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	8,523.35
07/20	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-24.83	8,498.52
07/20	Point Of Sale Withdrawal VITOS PIZZERIA & RESTRIPE.COM NYUS CARD# 0234	-16.00	8,482.52
07/20	External Withdrawal GEICO - GEICO PYMT	-966.51	7,516.01
07/22	Point Of Sale Withdrawal WENDY'S ELMWOOD PARK NJUS CARD# 0234	-9.49	7,506.52
07/22	Point Of Sale Withdrawal YELPINC*EAT24 KING WWW.YELP.COM CAUS CARD# 0234	-28.10	7,478.42

**Transaction Activity**

Date	Description	Amount	Balance
07/22	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	6,978.42
07/24	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARK ELMWOOD PARK NJUS CARD# 0234	-66.32	6,912.10
07/24	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARK ELMWOOD PARK NJUS CARD# 0234	-34.26	6,877.84
07/24	Point Of Sale Withdrawal ADVANCE AUTO PA 427 MARKET STREET SADDLE BROOK NJUS CARD# 0234	-97.25	6,780.59
07/24	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	200.00	6,980.59
07/24	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARK ELMWOOD PARK NJUS CARD# 0234	-48.69	6,931.90
07/25	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	450.00	7,381.90
07/26	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	150.00	7,531.90
07/26	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	300.00	7,831.90
07/26	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	30.00	7,861.90
07/26	Point Of Sale Withdrawal BURGER KING #3027 LODI NJUS CARD# 0234	-11.52	7,850.38
07/27	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	55.00	7,905.38
07/27	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	369.19	8,274.57
07/27	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	7,774.57
07/27	External Withdrawal ATT - Payment	-563.38	7,211.19
07/28	Point Of Sale Withdrawal QUICK CHEK CORPORAT LODI NJUS CARD# 0234	-60.82	7,150.37
07/28	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	74.90	7,225.27
07/29	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	6,725.27

PAID/RETURN ITEM FEES	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$0.00	\$85.00
Total Returned Item Fees	\$0.00	\$0.00



Nick Pezza  
10A Charles St.

Month

	April	May	June	July	August	September	October
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Rents Received	1500	1500	1500	1500	1500	1500	1500
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Expenses:

Water

Repairs

100.00

300

200.

Electric

Liability Insurance

500.00

Property Insurance

Real Estate Taxes

1000.00

1000.00

B1

Nick Pezza  
878 River Dr.

Month

	April	May	June	July	August	September	October
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Rents Received

	1500	2000	1500	500	1500	0	0
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Expenses:

Water			400.00			400	
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Repairs		200			200		
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Electric							
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Liability Insurance

Property Insurance	0	100 mortgage					
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Real Estate Taxes		100 mortgage					
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B2

Jeanette Pezza  
Contribution Sheet

Month

	April	May	June	July	August	September	October
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Contribution Sheet	\$60	\$60.00	0	\$00.	0	0	0
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B3



Nick Pezza  
Nick's Landscaping

Month July

Day	Customer Name	Old Balance	Billed	Received	Owed
<u>Monday</u>	Mindszenty		107.00	107.00	0
	Mrs Reive	5342	106.85		106.85
	Mrs Alexander	138.90	277.80		277.80
	Mr KASZCZAK	123.56	293.84	293.84	0
	Mr Marmolitos	8548	192.33	192.33	0
	Mrs Kulcay	6411	160.30		160.30
	Mr Borkat	106.85	240.41	240.41	0
	Mrs Smith	106.85	240.41	240.41	0
	Mrs Stolpman	144.25	315.21	315.21	0

Nick Pezza  
Nick's Landscaping

Month July

Day	Customer Name	Old Balance	Billed	Received	Owed
<u>Monday</u>					
	Mr Sorbera	320.56	320.56		320.56
	Mrs Wilk	133.57	187.00		187.00
	Mr Solerino	325.89	432.74		432.74
	Mr Villani	235.17	331.24		331.24
<u>Tuesday</u>					
	Mr Miran	267.18	391.99		391.99
	Mr DeMichele	53.43	213.71		213.71
	Mrs Francisco	128.22	288.50	288.50	
	Mr Trohn	347.00	421.79		421.79
	Mr Druey	298.98	373.78		373.78



Nick Pezza  
Nick's Landscaping

Month July

Day	Customer Name	Old Balance	Billed	Received	Owed
<u>Tuesday</u>					
	Sheak	106.85	240.41	300.00	Cred. + 59.59
	Shoen	128.25	342.00		342.00
	Kaziwets	149.59	373.98	373.98	0
	Cugaro	85.48	192.33	192.33	0

Nick Pezza  
Nick's Landscaping

Month July

Day	Customer Name	Old Balance	Billed	Received	Owed
<u>Tuesday</u>					
	Mr Insler	179.11	296.65		296.65
	Mr Zotto	106.85	299.18	299.18	0
	Mr Rubino	127.80	213.00		213.00
	Mr Colgan	64.11	144.25		144.25
<u>Wednesday</u>	Nagle	128.22	331.24	331.24	0
	Mr Andrezzi	64.11	128.22		128.22
	Mr He	117.54	235.08		235.08
	Mrs D	133.49	186.86		186.86
	Mr Formale	106.85	213.70	213.70	0



Nick Pezza  
Nick's Landscaping

Month July  
Day

Day	Customer Name	Old Balance	Billed	Received	Owed
Wednesday	Lombaro	240.41	379.32	379.32	0
	Plutchak		74.90	74.90	0
	Mr Kruszynski	112.19	176.30		176.30
	Mr Eistlake	106.85	523.57	523.57	0
	Mr Zawrecki	712.32	776.43		776.43
	Mrs Begosh	64.11	128.22		128.22
	Mr Carlos	386.27	482.44	250.00	232.44
Thursday	Barns	389.74	496.59		496.59
	Carriello	288.50	416.72	416.72	0

Nick Pezza  
Nick's Landscaping

Month July

Day	Customer Name	Old Balance	Billed	Received	Owed
Thursday	Mr Metelau		117.54	117.54	<del>0</del>
	Mrs Dautner	106.55	288.50	288.50	<del>0</del>
	Mr Caprizzi	133.56	272.47	272.47	<del>0</del>
	Cosmetics LLC	160.28	309.87	97.72	212.15
	Mr Wolf	160.28	448.77	448.77	<del>0</del>
	Mr Peart	128.40	192.42		192.42
	Mr Jordan	571.19	656.67		656.67
	Alexander	641.10	806.72	806.72	<del>0</del>
	Mr Kaufman	133.56	272.47	272.47	<del>0</del>



Nick Pezza  
Nick's Landscaping

Month July

Day	Customer Name	Old Balance	Billed	Received	Owed
Thursday	Polisse	213.70	384.66	384.66	0
	Messeno	240.41	635.76	635.76	0
	Karcheckak	160.28	288.50		288.50
	Mrs Fowler	336.58	432.75		432.75
	Mrs Thengulst	1433.08	1527.88		1527.88
Friday July	Ludwig	815.10	943.32	250.00	693.32
	Mr Almonte	133.59	187.03		187.03
	Mr Khoury	1359.96	1466.81	750.00	716.81
	Mr Wood S	96.77	221.18	221.18	0

Nick Pezza  
Nick's Landscaping

Month July

Day	Customer Name	Old Balance	Billed	Received	Owed
<u>Friday</u>					
	Mr Mees	106.55	219.04	219.04	<del>0</del>
	Mr Zentz	160.28	325.89	325.89	<del>0</del>
	Muchiarrella	80.14	170.96		170.96
	Mr Sobel	780.00	945.62	945.62	<del>0</del>
	Mr Porcuso	133.54	240.41	240.41	<del>0</del>
	Mr Meedie	154.93	293.84	293.84	<del>0</del>
	Mr Kyrus	credit 51.50	528.91	251.50	277.41
	Mr Cody	106.85	219.04		219.04
	Sproutero	1529.85	1615.35		1615.35



Month July

Day

**Customer Name**

Old Balance

**Billed**

Received

Owed

Friday

[illegible]